

TERMS AND CONDITIONS

CREDIT CARD PROMOTION PROGRAM

I. **ELIGIBLE PRODUCT:** Visa credit card that issued by Sacombank Cambodia

II. **PROMOTION DETAILS:**

Effective date	Offer
11/04/2022 to 30/06/2022	FREE 1st year annual fee for New Cardholder
	Cashback \$3 for spending a minimum of \$20 on a single purchase by Visa credit card
	Off 50% of installment conversion Fee

III. **TERMS AND CONDITIONS:**

- "New Cardholder": Clients who haven't ever hold Sacombank Cambodia Visa credit card or closed the card before the promotional period apply a new Visa credit card within the promotion period.
- New Cardholders who have credit card issued by secured policy will be get FREE Issuance Fee offer.
- Cardholder who spend a minimum of \$20 on a single purchase/payment transaction via Visa credit card (not including cash withdrawal transaction) during the promotional period will get a \$3 cashback each from Sacombank within 07 working days.
- The transaction of supplementary credit card will be recorded for basic Cardholder.
- Each Cardholder can get the cashback offer three times per month during the promotional period.
- The transaction that is un-posted or cancelled or refunded in whole or in part will be not eligible and Sacombank will recover by debit the cashback amount from your credit card.
- Offers are limited amount, on first come first served basic while stock last.

IV. **OTHER TERMS:**

- Eligible purchase transactions can be made by Primary Cardholders or Supplementary Cardholders.
- Transactions that have been completed (Cardholders will receive notification messages) but are not recorded in statement within 30 days after will not be eligible.
- Disputed, cancelled and/or reversed transactions during the promotion period will be deducted from the total value of eligible purchase transactions.
- Any transaction deemed to be suspicious or ineligible based on transaction time, location or

other factors will be deduct from eligible transaction before. Sacombank Cambodia reserves the right to request Client to provide the financial invoice to prove that the transaction is eligible. In case the Client fails to prove that the transaction is eligible, Sacombank Cambodia shall deduct the transaction from the total value of eligible purchase transactions.

- Sacombank Cambodia reserves the right to reject any Application Form that ineligible, unclear, incomplete and/or not accompanied by supporting documents.

V. FURTHER INFORMATION AND QUERIES:

- Client can visit any Sacombank Cambodia branch or contact Call Center at 023 223 423 and 0978 223 423 for more details.
- Sacombank Cambodia is responsible for announcing the Terms and Conditions of this program and the information of the qualified Clients (including full name, the last four digits of the identification card/Passport and the last four digits of Primary credit card) at website Sacombank.com.kh without prior notice and consent.

VI. GENERAL TERMS:

- Sacombank Cambodia accepts no liability for notices undelivered due to errors in contact email, address and/or phone number provided by Cardholders and/or notification letters being lost, stolen or damaged.
- Sacombank Cambodia reserves the right to amend and/or alter any of these Terms and Conditions at any time without giving any prior notice.
- In case of any dispute related to this Promotion, Sacombank Cambodia will handle the dispute in the most satisfactory way for the Client. If it fails in this respect, disputes will be solved according to local law.
- By entering the program, all Cardholders are deemed to have accepted and agreed these Terms and Conditions.